

Health Coverage



Health Coverage – Service Retirement

- You can continue City coverage during retirement if you have at least 15 years of City service
 - ◆ ***IMPORTANT* Retirees cannot be covered under any other health insurance (either through their own or a spouse's employment)**
- Dependent coverage also available
- Coverage before age 65: The cost is based upon your sick leave balance at the time of retirement.
 - **Coverage after age 65: See later slide #3**
- **IMPORTANT: be sure to verify that you will meet the eligibility for the city-paid health insurance before you sign up for retirement**

Health Coverage – Early Retirement

- Age 55-57 with at least 15 years of **creditable service** (not pension qualifying time)
 - Eligible for subsidized coverage
 - ◆ Cost for coverage is 75% of the total cost of the monthly premium that the City pays
 - Contact a Retiree Health Insurance Specialist to find out what your premium will be
 - (414)286-3557
 - ◆ Premium rate charts can be found on the ERS website www.cmers.com

Health Coverage – After Age 65

- **Eligible to continue under one of the City's plans**
 - Supplement to Medicare - You must enroll in Medicare Part A & B
 - Subsidized premium
 - ◆ You pay 75% of the total cost of the monthly premium that the City pays
 - Premium rate charts can be found on the ERS website – www.cmers.com

Health Coverage During Retirement

- Changes to coverage
 - Add or delete a dependent
 - ◆ Complete new enrollment form within 30 days of qualifying event
 - Annual Open Enrollment
 - ◆ Same time as active members
 - ◆ Open enrollment information mailed to retirees currently enrolled in one of the City's plans
 - Important information regarding health care benefits provided in monthly retiree newsletter
 - Coverage waived
 - ◆ Can return to City's plan at Open Enrollment
 - ◆ Need to provide certificate of credible coverage from current health care plan

NOTE: Retirees do not have to participate in the Healthy Rewards Program

Dental Coverage During Retirement

- You can continue City coverage up to 18 continuous months after retirement under COBRA
 - Coverage must be elected no later than 60 days from the date active employee coverage ends
 - Eligible to make changes during annual open enrollment period
 - City of Milwaukee does not offer dental coverage beyond the 18 month COBRA period
- Your cost is 102% of the monthly group premium